

## Kentucky Resident Licensee: Failure to Comply with Continuing Education Requirements

**Can you explain why I lost my license or certain lines of authority because I did not complete my continuing education (CE) requirements?**

All individual resident independent adjusters, public adjusters and agents with major lines of authority (life, health, property, casualty, personal lines, variable life and variable annuity) are subject to continuing education requirements. *The following limited lines of authority are exempt: credit, crop, surety, travel and rental vehicle as identified in KRS 304.9-230.*

The continuing education requirement of 24 hours for each continuing education biennium must be completed by the last day of the birth month, odd or even numbered years, depending on the year you were born. At least three hours must be in the course concentration of ethics, and agents must complete at least six hours directly related to one or more of the agent's active lines of authority. Only courses approved by the Kentucky Department of Insurance (DOI) or from the Midwest zone of the National Association of Insurance Commissioners will be accepted as approved credit hours. A course may be credited only **one time** during the compliance period.

The license requiring continuing education automatically expires if the licensee fails to:

- Complete the continuing education requirements by the deadline, and
- Verify all CE credits have been reported to the Department of Insurance within 60 days of the last day of the birth month, odd or even year depending on the birth year. It is the responsibility of the licensee to verify all CE courses have been reported to DOI.

If the license expires, the licensee must return the license certificate to the Department of Insurance without demand.

If the licensee has one or more limited lines of authority (credit, crop, motor vehicle physical damage, surety, travel or rental vehicle), the license will not expire. However, the license certificate should be returned to the Department of Insurance, and licensee must print a new license certificate through eServices showing the active limited lines of authority.

If the license or line of authority expires for failure to meet continuing education requirements, the licensee has up to **one year** from the date of termination to complete and file the delinquent hours and complete all license reinstatement requirements without re-testing.

**I have lost my license with all lines of authority. How can I get my agent license reissued?**

You need to:

- ❑ Find out exactly how many hours you still need (this information is available at <http://insurance.ky.gov>).

- ❑ Complete the delinquent hours, meeting the requirements for 24 total hours, with at least three hours in ethics and at least six hours in a course concentration of one or more of the active lines of authority.
- ❑ Confirm that the continuing education course provider filed your certificate of completion with the Department of Insurance. You may confirm CE credits on file with DOI at <http://insurance.ky.gov>.
- ❑ Request a criminal background check from the Administrative Office of the Courts at <http://courts.ky.gov/aoc/AOCFastCheck.htm>. There is a non-refundable fee of \$15.
- ❑ Submit application through the National Insurance Producer Registry (NIPR) at [www.nipr.com](http://www.nipr.com). Select *Resident Initial License Application*.
- ❑ If applicable, provide proof of legal liability from the insurer writing your errors and omissions liability policy or surety bond. Minimum requirements are \$20,000 per occurrence and \$100,000 annual aggregate through one of the following:
  - Errors and Omissions policy on **Form 99-1**
  - Letter of Credit on **Form 99-2**
  - Surety Bond or Cash Surety Bond on **Form 99-3** or
  - Insurer's assumption of legal liability on **Form 99-4** or **Form 99-6**
- ❑ Upon reinstatement of insurance license, contact each insurer to request re-appointment. Insurers submit appointments electronically through the vendor or NIPR.

Upon reinstatement of your license, you may print a new license certificate and pocket ID card through eServices, and you may resume your license activities. Until your license is reissued, you cannot engage in any license activity.

**I still have my agent license, but I have lost my major lines of authority. How can I get these lines of authority back?**

See instructions above.